

ABSTRACT

An account management system has been developed that enables customer or client-related information to be stored, viewed and manipulated in a manner that reflects the relationship among different customers. The account management system includes an account data structure that defines accounts and relates customers to accounts so that the accounts include a group of related customers. In addition, a method of managing an underwriting account for an insurance policy has been developed. In particular, a method comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account; establishing business rules at an account level; and providing an underwriting decision for an account based upon the business rules.